DOCUMENT RESUME

ED 473 304 CE 081 740

TITLE	The Age Shift: Priorities for Action. Ageing Population Panel. Foresight: Making the Future Work for You.
INSTITUTION	Department of Trade and Industry, London (England).
PUB DATE	2000-12-00
NOTE	31p.; Produced by the Foresight Ageing Population Panel.
AVAILABLE FROM	DTI Publications Orderline, Address ADMAIL 528, LONDON, SW1W 8YT. Tel: 0870-1502 500; Fax: 0870-1502 333; Web site: http://www.foresight.gov.uk/. For full text: http://www.foresight.gov.uk/ servlet/Controller?action=eipndocview &doc=18.
PUB TYPE	Opinion Papers (120)
EDRS PRICE	EDRS Price MF01/PC02 Plus Postage.
DESCRIPTORS	Adjustment (to Environment); Adult Learning; *Aging (Individuals); Change Strategies; Colleges; Educational Change; Educational Needs; Educational Objectives; *Educational Policy; Educational Principles; Employment Patterns; Foreign Countries; *Futures (of Society); Labor Force Development; *Lifelong Learning; Needs Assessment; Older Workers; Policy Formation; Population Distribution; *Population Trends; Postsecondary Education; Research Needs; Social Integration; Social Isolation; Social Science Research; Trend Analysis; Universities; Work Environment
IDENTIFIERS	Impact Studies; *Population Aging; *United Kingdom; United States; Universities of the Third Age

ABSTRACT

The Foresight Ageing Population Panel, which included representatives of business, government, the science base, and other experts from the United Kingdom, was charged with examining trends in the United Kingdom's population and the other drivers of change that will operate in the next 20-30 years. The panel discussed the likely impacts of the resultant changes on the business, government, education and training, and voluntary sectors, and it proposed ways of meeting the challenges and taking advantage of the opportunities. The following were among the panel's specific recommendations and proposals regarding helping businesses meet the coming age shift, planning for an aging society, pursuing new research directions, and planning next steps: (1) businesses should investigate the potential of new markets for services and products that will provide a better quality of life for frail or disabled older people; (2) work patterns must become more flexible and attractive to retain older staff; (3) new financial products are needed to move toward more flexible work patterns; (4) all government departments should set an example by ensuring that their policies are fully inclusive; (5) an older workforce will need to maintain and extend its skills and expertise; and (6) suitable information and education to promote healthy aging across the course of people's lives is needed. (MN)

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Foresight

Making the future work for you

The Age Shift – Priorities for action

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Ageing Population Panel

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The views expressed in this report are the personal opinions of panel and sub group members and do not represent the official views of the organisations they represent, the Office of Science and Technology or the Department of Trade and Industry.

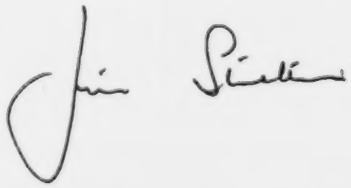
Chairman's Foreword

**Foreword by Jim Stretton,
Chief Executive (UK Operations),
Standard Life, and Panel Chairman**

Both in the UK and in many other countries throughout the world, populations are getting older. The Foresight Ageing Population Panel was asked to look at the social and economic impact of this change. Our brief was to look at the entire population, not just older people, and to take account of the other drivers of change which will operate over the next 20-30 years in parallel with the changing demography. We found opportunities and challenges for all sectors of the economy, and we became particularly concerned that businesses should be working now to assess how they will be affected and how they can gain advantage from their changing environment.

We founded our views on the generally accepted projections for the UK population. Of course, nothing about the future can be a certainty but there is a high probability that the UK population will age substantially over the next 30 years. Our thinking flowing from this has been shaped by evidence and data when possible but has inevitably also relied on Panel members' visions of the future. We have not attempted to be comprehensive - for example much has already been done in the areas of social exclusion and long term care and we have not duplicated that work. The discussion papers produced by the Panel's Taskforces together with the consultation document entitled "The Age Shift" were published in June 2000 and these together with responses to the consultation process and input from 11 consultation events held throughout the UK have provided the material for this report.

The Panel's task is completed with the publication of this report. I am extremely grateful to all who have worked so enthusiastically on this project and who have enabled us to meet our very demanding deadlines. The baton now passes to others - to businesses and administrations in all parts of the UK - to act on our findings and to ready the nation for the coming change.



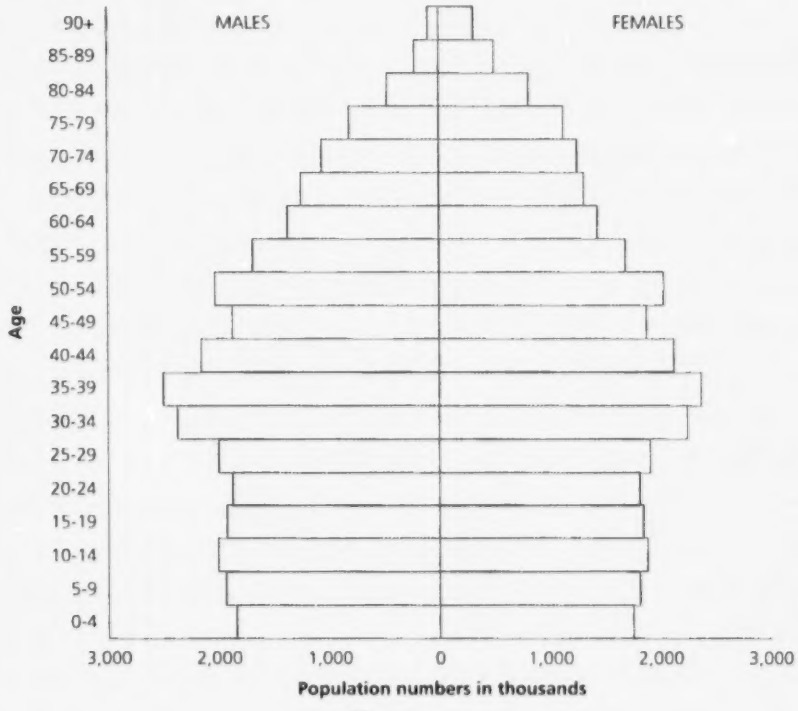
Executive summary

People are living longer and birth rates are falling. The reshaping of the age pyramid - THE AGE SHIFT - is a global phenomenon, affecting all developed nations and an increasing number of developing countries. By planning now, we can position ourselves to exploit the opportunities and meet the challenges. We can anticipate changes caused by population ageing and adapt our behaviour to avoid potential problems.

The Ageing Population Panel notes that some aspects of age discrimination policy will be taken forward under the October 2000 European Union (EU) Directive on Equal Opportunities and the 2001 Government review of its Voluntary Code of Practice on Age Diversity in Employment. However the Government chooses to implement the EU directive, there will remain a sizeable challenge in changing attitudes.

The Panel's recommendations[1] are designed to raise awareness across all Foresight sectors - business, government, education and training and voluntary organisations - about population ageing, the issues that it raises and its potential impact on markets and economic and social structures over the next 20 to 30 years. By so doing, it hopes to help all sectors take full advantage of opportunities, improve quality of life and maximise potential for wealth creation.

PROJECTED POPULATION BY AGE AND SEX, 2001 AND 2031, UNITED KINGDOM



(source: Govt Actuaries Dept 1998 based projections)

1 The Panel has identified relevant government departments in its recommendations. However, the recommendations have been drawn up for the whole of the United Kingdom. Where appropriate, the devolved administrations of Scotland, N.Ireland and Wales will wish to consider which of the recommendations are appropriate for them, and if so, how to take them forward.

Helping businesses meet the Age Shift

- Most businesses are largely unaware about how the Age Shift will impact on their markets or activities. As a matter of urgency, business organisations, trade associations and trades unions should raise the profile of ageing as a business issue and fill the information gap with industry-specific guidance. Assistance should be made available to firms to help them seize the new opportunities presented by an ageing customer base. This could include the provision of an ageing population information resource.
  Addressed to: *Confederation of British Industry (CBI), Institute of Directors, Federation of Small Businesses, British Chambers of Commerce, trade associations, Trades Unions, Small Business Service (Department of Trade and Industry, DTI)*

- Businesses should investigate the potential of new markets for services and products that will provide a better quality of life for frail or disabled older people. The government can help by supporting research related to their needs - especially assistive technologies and in facilitating the transfer of these technologies from the universities to the business sector.
  Addressed to: *Businesses, DTI, Department for Education and Employment (DfEE), Universities*

- Work patterns will have to become more flexible and attractive in order to retain older staff. Jobs and the workplace will require redesign, including using an ergonomics approach, in line with the requirements of the Disability Discrimination Act and in order to reduce the incidence of work-induced ill-health and resulting early retirement. Action to reduce the incidence of work-induced stress and musculo-skeletal strains should be a top priority since these are the most commonly cited reasons why older people leave work.
  Addressed to: *businesses and business organisations, the Health and Safety Executive (HSE)*

- New financial products will be required to support the move towards more flexible work patterns. Providers of the next generation of financial products and services will need to work with government departments and the Financial Services Authority to develop these products.
  Addressed to: *Department of Social Security (DSS), Treasury, Financial Services Authority (FSA), Financial Sector*

Planning for an ageing society

- All government departments should set an example by ensuring that their policies are fully inclusive. This applies with particular force to practices and policies towards design, ICT infrastructure, businesses, employment, education, health, social services and research. The Inter-ministerial Group on Older People has a key role in monitoring further progress towards this goal.
  Addressed to: *Inter-ministerial Group on Older People, all government departments*

- The media and advertising industries have a highly significant role to play in combating outdated and dispiriting stereotypes about dependency and infirmity - conditions affecting only a minority of older people - and conveying more positive and realistic images. It should be a priority for campaigners in the voluntary sector to change these entrenched but no longer substantiated attitudes. The Government already recognises that it has a key role to play in awareness raising and helping to facilitate culture change, and has started discussions on how this can be taken forward with groups representing older people and key media organisations.
  Addressed to: *Media and advertising sectors, organisations working for Older People, all government departments*

- Continuing attention needs to be given to ensure that disincentives to continued employment are removed. The true cost to occupational pension schemes of early retirement should be transparent and the long-term consequences for individuals and companies understood. A further objective should be to ensure the removal of financial and other barriers to working beyond the current retirement age.
  Addressed to: *Treasury, DSS, Inland Revenue, occupational pension funds*

- An older workforce will need to maintain and extend skills and expertise. The government should raise the profile of its Life Long Learning initiative and develop it as a top policy priority. Professional bodies and trades unions have a role to play in developing an inclusive approach to training and continuing professional development. For example, the Investors in People (IIP) accreditation takes into account employers' provision of training for all workers irrespective of their age.
  Addressed to: *The Inter-ministerial Group on Older People, DfEE, Education and Training providers at all levels, professional bodies*

- Designers should ensure that their products and services address the needs of the widest possible audience which will include an increasing number of older people. This approach should be fostered in educational courses in engineering and product design. Business organisations should work with the educational institutions to bring this about. The DTI may have a role in promoting this outcome. It should also ensure that ageing issues are included in policies designed to facilitate technology transfer.
  Addressed to: *Higher and further education institutions, Business partnerships, DTI, Regional Development Agencies, Department for the Environment, Transport and the Regions (DETR), All those involved in supply chains*

- Suitable information and education to promote healthy ageing across the course of people's lives should be developed and disseminated as widely as possible, including using new media like the internet and interactive TV. This is an appropriate task for the Department of Health as outlined in its recent white papers and the NHS Plan. Life Long Learning programmes are also likely to play an increasing role.
  Addressed to: *The Inter-ministerial Group on Older People, Department of Health (DoH), DfEE*

- The integration of health treatment provided by the NHS and caring provided by social services must be treated as a top priority in the implementation of the NHS plan. There should be greater emphasis on caring for older people in the training of students in medicine and allied professions.
  Addressed to: *DoH, providers of health and social care*

- It is important that policies ensure that all older people (including the frail old) are provided with appropriate technological support systems that are linked into electronic networks, and that these policies are high on the agenda of policy makers and regulators, as they seek to ensure the widest possible access to the UK's emerging ICT infrastructure.
  Addressed to: *Inter-ministerial Group on Older People, DTI, other government departments, Information and Communication Technology (ICT) learning centres, ICT industry, all businesses*

New research directions

The following recommendations are addressed to the whole of the research community including the Office of Science and Technology (OST) in the DTI, the Research Councils, other research funders and researchers themselves.

- The EQUAL (Extend Quality Active Life) initiative, which was instigated after the previous Foresight round, resulting in significant new programmes of research, should be repeated on an expanded basis across the Research Councils and other research funders. Such an extension will provide essential underpinning research for the development of new technologies, treatments and effective policy interventions. Older people should be involved wherever possible and relevant in further research studies, including planning and testing.
- Biomedical research focused on the prevention of dependency in later life should be specifically supported.
- Research into assistive technologies and inclusive design should be encouraged.
- Underpinning data, particularly longitudinal data, on health status and dependency levels, is essential to monitor and assess the impact of ageing on population health and wellbeing. Studies such as the English Longitudinal Study, led by University College London, should be developed.
- Research programmes should be expanded to provide qualitative and quantitative data about the needs, wants and capabilities of older people, intergenerational relationships and the socio-economic causes of later life dependency. These data will help inform the design of social policy.

Next Steps

The challenge for business and others is to take the Panel's recommendations forward. As the Panel steps down after issuing this report, it will be they who will have the task of translating the Panel's priorities into action.

The £15m fund announced in the Science and Innovation White Paper, July 2000, to get the best ideas from Foresight put into action fast, might provide support towards research-orientated projects.

It is important that progress is assessed. The Panel welcomes Foresight plans to introduce monitoring and evaluation and recommends that it should include an Ageing Population audit team to review progress on a regular and structured basis. The Ministerial Science Group (MSG) has responsibility for overseeing the Foresight programme and there is also a role for the inter-ministerial Group on Older People to monitor the specific recommendations of the Ageing Population panel

Other possible ways of taking forward the Panel's recommendations include

- an Ageing Population champion on each Foresight Sector Panel; and,
- further development of regional networks and groups set up as a result of the Panel's work, like the Yorkshire and Humber Regional Foresight Ageing Population Panel[2].

2 For more information on the Yorkshire and Humber Regional Foresight Panel, please contact the Foresight Directorate.

The Age Shift - What it is and why it matters now for you

People are living longer and birth rates are low and falling. The balance of the population between older and younger people is undergoing a dramatic change - the Age Shift.

The reshaping of the age pyramid will reach into all corners of society and the economy. By planning now, we can position ourselves to exploit the opportunities and meet the challenges. We can anticipate changes caused by population ageing and adapt our behaviour to avoid potential problems.

Ageing is a **global phenomenon**, affecting developed nations and an increasing number of developing countries. Indeed the speed of ageing is considerably faster in several of our major trading partners - countries like Japan, Italy and Germany - than it is in the UK.

Many of the effects of the Age Shift will occur surprisingly fast. Already, patterns of consumer demand and the labour market are changing rapidly as the post-war baby boom generation becomes middle aged and is followed by a much smaller younger generation. Other effects will only be fully felt after the 2020s when, for example, there will be very sharp growth in the number of pensioners in Europe. However, these longer-working changes should be acted upon as a matter of urgency by organisations whose perspectives are long-term, like pension funds and planners of the built environment.

Opportunities...

The Age Shift offers new opportunities for businesses, large and small. Extensive new markets for products and services will open up in the UK as the number of people who are 60 or over rises by more than a half to 19m in 2030. New generations moving into older age will be much better-off than previous ones and their purchasing power will give them formidable financial power.

Major international markets will open up, especially in countries like the US, Canada and Australia which experienced sustained and intense baby booms after the war. In the US, the number of people aged 60 or more will double over the next thirty years. In 2030, there will be some 90m Americans who are 60 or over. As in the UK, they will include many more people who are better-off than in the past.

...and challenges

The Age Shift also presents major challenges. If British companies neglect the new market opportunities generated by global population ageing, they will be outflanked by international competitors who do seize them. To remain competitive, many employers will need to make much better use of older workers.

A priority for government and society as a whole is to ensure that the Age Shift does not lead to new forms of social exclusion. A **second** objective is to achieve the highest possible quality of life for all as the population ages. A **third** priority is to ensure as far as possible that successive generations are treated fairly. For example, a balance has to be struck between

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the needs of pensioners and people of working-age, so that retired people can enjoy a comfortable old age without imposing an unacceptable burden on those of working-age.

Pressing priorities affecting everyone are the promotion of lifelong learning and better health in an ageing population. Life expectancy is increasing markedly for older people - for example, by one and a half years for 60-year-old British men in the decade to 2010.[3] It is vital to ensure that healthy life expectancy increases in tandem.

Technological advances, especially those in Information and Communication Technology (ICT), offer possible answers to some of these challenges. ICT will create new electronic networks that can link older individuals into the wider community. The internet is already driving down the costs of lifelong learning, as individuals attend virtual lectures and seminars.

Why we can count on the Age Shift

Businesses have to work with high levels of uncertainty. But population ageing can legitimately be seen as a near certainty. The pensioners and the labour force of 2020 have already been born. Barring a major upset, the Age Shift is **far more likely** to materialise than most other developments for which businesses might be planning.

Since migrants tend to be relatively young, immigration can temper population ageing. Immigration rates have recently increased and official projections now envisage net inflows into the UK of 95,000 a year until the late 2030s, substantially higher than previously assumed. However, even at these higher projected levels, the actual effects on ageing will be quite small. Any attempt to overcome population ageing through immigration would require far larger inflows of immigration - on a scale that would lead to very rapid population growth.[4]

WHAT DOES POPULATION AGEING MEAN - AND WHY DOES IT PRESENT A FUNDAMENTAL ECONOMIC CHALLENGE?

Populations age when there are relatively fewer younger members and relatively more older members. This comes about through low birth rates, since new births rejuvenate populations. It can also occur as older people live longer because of falling mortality rates at older ages. Improving life expectancy at older ages is now an important source of population ageing, but low fertility since the end of the baby boom in the 1960s is still the principal cause of the Age Shift. By contrast, western populations got younger during the post-war baby boom.

Population ageing presents a major economic challenge - as long as we stick to current retirement arrangements - because fewer people of working age will have to support many more people who are retired. At present the demographic support ratio - the number of people of working age (20 to 64) to older people (65+) is about 4 to 1. By 2030, it will have fallen to 2.5 to 1. In Italy and Germany, the support ratio will fall below 2 to 1 by 2035.[5]

3 GAD 1998-based projection.

4 In order to keep the ratio of 65+/15-64 constant, annual inflows of over a million immigrants (typically in their mid to late 20s) would be necessary over the next three decades, and the population would increase to over 100 million by the start of the 2030s: *Replacement Migration: Is it a Solution to Declining and Ageing Populations?*, UN, 2000, p 130.

5 GAD 1998, Eurostat 1997

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Opportunities and challenges for business and finance

New Markets

The grey pound, dollar, euro and yen

Businesses need to ditch outdated stereotypes about older consumers and focus on the grey pound, both in the UK and overseas. If they fail to grasp these new markets, overseas competitors will take advantage.

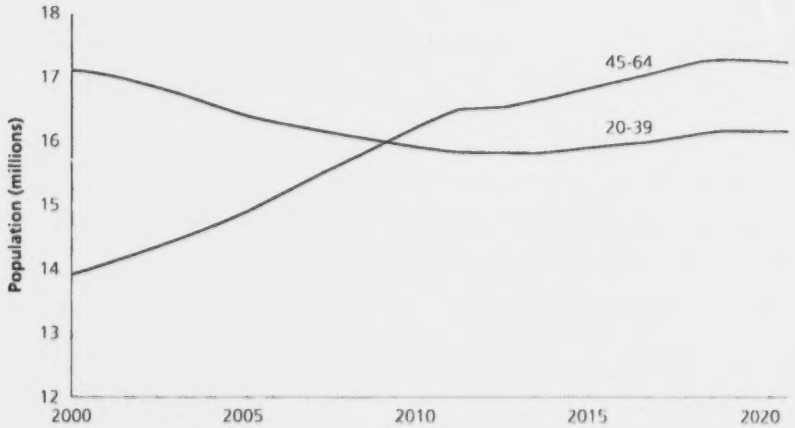
Consumer demand will be increasingly driven by the tastes and needs of a growing number of older people. In the US, the typical household's wealth peaks between the ages of 55 and 74.[6] The number of affluent pensioners will continue to grow and will represent an increasingly large share of consumers. However, the problem of pensioner poverty is likely to persist for a significant minority of older people.

New patterns of consumer demand

The Age Shift will generate major switches in the pattern of demand. In particular, an ageing population will be keener on consuming services rather than goods. These will range from leisure to education, from health to financial services.

The developed nations of the West will increasingly live off their capital becoming "societies working fewer hours, spending more time on leisure and family-related pursuits," according to one persuasive scenario. They will be the prime consumers of "end-user services such as art, fashion, sports, tourism, gardening and home improvements, health and education."[7]

SHIFTS BETWEEN 2000 AND 2020 IN NOS AGED 20-39, 45-64



(source GAD 98)

6 US Federal Reserve, Arthur B. Kennickell, Martha Starr-McCluer, and Brian J. Surette, Recent Changes in U.S. Family Finances: Results from the 1998 Survey of Consumer Finances, Federal Reserve Bulletin, January 2000

7 DeAnne Julius, *Policy Drivers for a Long Boom*, in OECD, *The Future of the Global Economy: towards a Long Boom?*, 1999, p 178

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Growing older, staying young

The social and cultural meaning of age is being redefined, partly because of rising longevity. Chronological age is becoming a less reliable predictor of lifestyles.[8] Businesses that plan on the assumption that tomorrow's older consumers and workers will simply be like today's will be wrongfooted by the effects of generational change. Tomorrow's older people are likely to retain many of the core values that they adopted in their formative years.

OLDER CONSUMERS WILL BE MORE EXACTING CUSTOMERS

In education, for example, older adults will be more and more in the driving seat. In their middle years, they will demand tailor-made courses designed to boost their skills. In later years, they will pursue education as a form of recreation. They will be exacting customers, empowered by new electronic ways of delivering educational services. The rise in demand for lifelong learning will be international, as populations age around the world. This will create a major opportunity and challenge for providers of education and training.

NEW DEMANDS FOR FINANCIAL PRODUCTS AS THE POPULATION AGES

The Age Shift will boost and transform the demand for financial products in three important ways. **Firstly**, a growing number of middle-aged people will step up their demand for retirement assets that can be drawn down in old age. **Secondly**, there is potential demand in the mass savings market for products that provide affordable financial solutions to the increasing diversity and uncertainty of people's working lives. Such products will span the gamut of lifestyles and contribution patterns at different ages. **Thirdly**, a substantial business opportunity exists to develop financial services for people who are retiring or retired.

Most businesses are largely unaware about how the Age Shift will impact on their markets or activities. As a matter of urgency, business organisations, trade associations and trades unions should raise the profile of ageing as a business issue and fill the information gap with industry-specific guidance. Assistance should be made available to firms to help them seize the new opportunities presented by an ageing customer base. This could include the provision of an ageing population information resource.

8 For example, research by the Henley Centre, a consumer consultancy.

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Fourth age: the business opportunity

The number of frail old affected by varying degrees of disability and functional impairment is rising. There is a clear market opportunity, both domestic and international, for business products and services that cater for their particular requirements.

The rapid advance of ICT will provide many opportunities to allow frail or disabled older people to remain independent and involved in the community. Advances in technologies will provide a new range of products to improve hearing, eyesight and mobility. Demand for such products can be expected to rise sharply because of rising expectations among new generations of older people, many of whom will be able to afford to realise these enhanced aspirations.

- Businesses should investigate the potential of new markets for services and products that will provide a better quality of life for frail or disabled older people. The government can help by supporting research related to their needs - especially assistive technologies - and in facilitating the transfer of these technologies from the universities to the business sector.

New Workforce
More older workers - sooner than you think

At present, there are over 3 million more people in their 20s and 30s than there are between 45 and 64. **By 2020 there will be a million fewer**. Employers need to plan for this shift in the age balance of the working age population, much of which will occur in the next ten years.

As the demographic profile changes labour and skills shortages will become more common. The growing number of older people of working age will provide a major reservoir of skills and experience for employers. Strategies that retain older people in the workforce will help fill the gap left as the number of younger people declines. There are also opportunities to raise the level of employment of women, members of ethnic minorities and people with caring responsibilities.

At present, however, too many companies still neglect this resource or even deliberately shed older personnel. A strategy of favouring younger over older workers will become less and less tenable as the age balance of the working age population tilts away from younger employees.

Generation M

The number of Mature Entrepreneurs will rise sharply as more older individuals strike out on their own: "Generation M". Not only will there be an increasing number of people entering older age-brackets; their aspirations are also more likely to be more entrepreneurial than previous generations. This reflects the general social change that has raised the status of the entrepreneur.

Among mature entrepreneurs, management skills, specialist expertise and marketing contacts abound. Such experience is known to improve start-up survival rates.[9] Business organisations and financiers have a major opportunity to help a new generation of mature entreperneurs realise their aspirations.

Immigration will matter more...

Low birth rates since the baby boom of the 1950s and 1960s mean that the indigenous working age population will grow more slowly over the next decade than in the past. Immigration is therefore becoming a more important component of labour force growth.

With the labour market already tight compared with recent history, shortages of skilled labour are already being reported.[10] These are particularly acute in the fast-growing high-tech sector of the economy. Increasing international specialisation is likely to continue generating specific skilled labour shortages as companies research and develop products for a world market.

Companies in developed economies are now engaged in a **global trawl for skilled labour**, most notably for IT specialists educated in India. In addition, immigrants can also work in more traditional areas of the economy, providing services like personal care that will be increasingly important as populations age.

Attracting and retaining older workers - be flexible

To keep older individuals in the workforce - and to attract back retired people - employers will need to make jobs more desirable. They will need to provide a better working environment in order to reduce the incidence of work-induced stress and musculo-skeletal disorders that often lead to ill-health among older workers, followed by premature retirement. Employees will demand **greater autonomy** in the workplace and more control over the balance of work and leisure. Gradual retirement will also be attractive to many older workers.

In addition to mainstream jobs, older workers will often seek looser forms of employment. These could include sub-contracting relationships, shorter hours or fewer working days, and more work done through teleworking. Many older people can also be expected to participate in a wide range of voluntary activities.

9 Robert Cressy and David Storey, *New firms and their bank*, Banco di Napoli, Rassegna Economica, Jan-June 1998
10 CBI surveys

The financial services industry will have an important role to play in the move towards longer but more flexible working lives. Flexible financial packages could allow individuals to invest in themselves by updating their skills. They could also facilitate the move towards gradual retirement, by making it possible for people to combine earnings from employment with pension payments. It is also important that the financial services sector does not lose sight of developments which have a strong social or ethical dimension (for example, Community Banking), and thus reinforce social exclusion.

THE US LEADS THE WAY: THE AGE OF THE FLEXI-WORKER

Deloitte Consulting has developed a Senior Leaders Program to allow high-talent executives to redesign their jobs so that they stay on rather than retire early. Chevron conducts annual demographic audits to signal impending skill shortages and has designed flexible work packages to retain key senior managers.[11] Seniorjobbank.com offers an "easily accessible source of occasional, part-time, temporary, flexible and full-time employment opportunities for older workers."

- Work patterns will have to become more flexible and attractive in order to retain older staff. Jobs and the workplace will require redesign, including using an ergonomics approach, in line with the requirements of the Disability Discrimination Act and in order to reduce the incidence of work-induced ill-health and resulting early retirement. Action to reduce the incidence of work-induced stress and musculo-skeletal strains should be a top priority since these are the most commonly cited reasons why older people leave work.
- New financial products will be required to support the move towards more flexible work patterns. Providers of the next generation of financial products and services will need to work with government departments and the Financial Services Authority to develop these products.

11 Business Week 30 Sept 1999

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New policies for an ageing society

The Age Shift is so far-reaching in its implications that it demands a broader response than that of business alone. Effective public policies are needed to meet the challenges of an ageing society. These will also help businesses make the most of the Age Shift .

Changes in culture are of paramount importance, too. All of us need to change the way we think and act about age. We need to cast aside stereotypes and treat individuals on their merits - not on how old or young they happen to be.

Inclusivity

There are three strategic goals for public policy. The **first** is to ensure that age does not become a social dividing line - that current concerns about social exclusion are broadened to encompass potential exclusion by age. The **second** is to ensure inter-generational fairness. The needs, rights and duties of today's older generation must be balanced against those of today's younger people, who will have to save more and to update their skills regularly throughout their longer lives. The **third** is to offer the highest possible quality of life for all as the UK's population ages.

Meeting these strategic goals will not be easy or pain-free. Reforms are needed across the board - from the workplace to schools and colleges, spanning such diverse themes as pension reform and healthy ageing. The Age Shift is transforming the economy and society, and reforms will have to measure up to the scale of this change.

All three strategic objectives can be seen as forming part of a broader strategic vision: to ensure that an ageing population remains one that is bound together, economically, socially and culturally. There is a danger that an ageing population may become divided along generational lines. That danger can only be avoided if pre-emptive action is taken now.

- All government departments should set an example by ensuring that their policies are fully inclusive. This applies with particular force to practices and policies towards design, ICT infrastructure, businesses, employment, education, health, social services and research. The Inter-ministerial Group on Older People has a key role in monitoring further progress towards this goal.
- The media and advertising industries have a highly significant role to play in combating outdated and dispiriting stereotypes about dependency and infirmity - conditions affecting only a minority of older people - and conveying more positive and realistic images. It should be a priority for campaigners in the voluntary sector to change these entrenched but no longer substantiated attitudes. The Government already recognises that it has a key role to play in awareness raising and helping to facilitate culture change, and has started discussions on how this can be taken forward with groups representing older people and key media organisations.

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Age neutrality

Policies should be designed for the needs of the entire population and should be age-neutral. Employment should be based on individuals' competences not on chronological age. Health treatment and supportive care should also be provided on an age-neutral basis, and we should be open about the inter-generational transfer of resources from young to old that this entails.

Following the EU Council directive agreed in October 2000, the Government will legislate to provide for equal treatment in employment by the end of 2006. The directive covers discrimination, both direct and indirect, on grounds of ethnic origin, religious beliefs, disability, age or sexual orientation. However, it also allows differences of treatment on grounds of age in a number of instances, provided that governments justify these exemptions on the basis of employment policy, the labour market and professional training and experience. In March 2001, the Government review will report on the effectiveness of its voluntary Code of Practice on Age Diversity in Employment. In the light of this review, it will decide how to treat age discrimination in legislating the EU directive.

However the Government chooses to implement the EU directive, there will remain a sizeable challenge in changing attitudes among employers towards older workers in order to ensure genuine age neutrality in employment. Many employers need to rethink their policies towards recruitment and promotion, training and development, job design and ergonomics.

Reversing the trend to early retirement

The shifting age balance of the population will make the trend towards earlier and earlier retirement unsustainable. Early retirement magnifies the changing demographic balance between people of working age and retired people. Continuing participation in the labour force by older workers cuts the potential burden in state pension provision because the workers who stay on are both contributing more taxes and not drawing pensions or other benefits.

The main purpose of reform should be to encourage choice on fair terms and the treatment of older people on the basis of their competences rather than their age. The objective should be to allow older individuals to choose whether to stay in or leave the workforce on their own terms within a neutral framework that does not penalise them for continuing to work. Within such a framework, many are likely to prefer the higher lifetime income they will attain from continuing to work and save.

One option is to raise the pension age in line with life expectancy. This would signal clearly the link between living longer and the need to work longer if adequate pensions are to remain affordable. A more radical change would do away with the setting of formal retirement ages - possibly through the introduction of phased retirement.

Many businesses still use their pension funds to finance the costs of shedding older workers. As the Cabinet Office's Performance and Innovation Unit has advocated in *Winning the Generation Game*, greater transparency in accounting is needed to inform shareholders and pension scheme members of the true cost of redundancies financed through early retirement.[12]

- Continuing attention needs to be given to ensure that disincentives to continued employment are removed. The true cost to occupational pension schemes of early retirement should be transparent and the long-term consequences for individuals and companies are understood. A further objective should be to ensure the removal of financial and other barriers to working beyond the current retirement age.

Reshaping education and training

If older people are to remain economically active, all will need to maintain and adapt skills and expertise through lifelong learning. New generations of older workers are already starting to benefit from rising levels of basic educational attainment. This is likely to make them more receptive to the need to update their skills and expertise.

This process of re-skilling will pay off both for individuals and their employers. Businesses should make it a priority in their training programmes. The provision of lifelong learning opportunities will increasingly move centre stage in employers' recruitment and retention strategies.

This combination of pressures for change presents a major challenge for the education sector. Government, education bodies, and businesses should consider how to ensure that the issues are addressed.

- An older workforce will need to maintain and extend skills and expertise. The government should raise the profile of its Life Long Learning initiative and develop it as a top policy priority. Professional bodies and trades unions have a role to play in developing an inclusive approach to training and continuing professional development. For example, the Investors in People (IIP) accreditation takes into account employers' provision of training for all workers irrespective of their age.

Designing for inclusivity

An ageing population calls for a fresh approach to design at all levels. The goal should be to design a built environment, products and services that both cater for the specific requirements of older people and also appeal to other age groups. This approach will emerge naturally from an emphasis on design for active, healthy living: ensuring flexibility in the face of age-related change, fostering independence and promoting social interaction at all levels.

12 Performance and Innovation Unit, Winning the Generation Game, Cabinet Office, April 2000.

THREE PRIORITIES FOR INCLUSIVE DESIGN

Flexibility
Adaptable for different users and uses
Responsive to age-related change

Independence
Choice
Control

Social Interaction
Family and friends
Neighbourhood and wider communities
Work opportunities
Democratic participation as citizens

There will be continuing robust demand for new homes over the next 15 years or so but patterns of demand will be rather different from in the past. They will reflect the enhanced importance of migration (both within and from outside the UK) and the increasing number of single households, particularly among the middle aged. This will lead to increasing regional disparities in the demand for homes.

Planners of new homes and communities must accommodate the wide ranging desires of individuals throughout the age range, who will vary from healthy active to disabled people. Workplaces should also plan for an increasing number of older workers who may have disabilities, establishing an information infrastructure that may be appropriate for them. Technological advances will provide new ways to achieve these goals. Researchers and product designers should be alert to the scope for developing products that will cater for older people, and by extension, for many other consumers.

Designers should ensure that their products and services address the needs of the widest possible audience which will include an increasing number of older people. This approach should be fostered in educational courses in engineering and product design. Business organisations should work with the educational institutions to bring this about. The DTI may have a role in promoting this outcome. It should also ensure that ageing issues are included in policies designed to facilitate technology transfer.

'DESIGN FOR THE YOUNG AND YOU'LL EXCLUDE THE OLD; DESIGN FOR THE OLD AND YOU'LL INCLUDE THE YOUNG'[13]

Designers should adopt approaches that are generally applicable but also cater for the requirements of older people. For example, new smarter homes will both promote e-commerce and maintain independent living for more older people through telemonitoring and telemedicine. New interactive interfaces with computers will both multiply the applications of information technology and enhance its take-up by older generations. Making public transport more accessible will both help people with pushchairs and assist older people.

13 Attributed to Gero von Randow, Siemens

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Healthy ageing

The promotion of healthy ageing should be a top priority for policy-makers. Provision of information from cradle to grave is vital. Just as life expectancy for older people is strongly influenced by their experiences as children (and in utero), so with health expectancy.

If mothers-to-be are one crucial target group, so too are age groups that are much younger than one might expect. Take osteoporosis as an example. Contrary to common perception, the key target group is teenage girls. This is because the best way to avoid osteoporosis is to maximise initial bone density as an adult. But just as it is never too early to start, it is never too late to stop. For osteoporosis, weight-bearing exercise and diet can be extremely effective in middle age; and there is potential for new drug treatments.

For many other conditions, vigorous exercise and good diet are also the best forms of medicine. Preventative care is particularly important in ensuring good quality of life for the very old. It carries the additional bonus of reducing pressure on scarce nursing and healthcare resources.

- Suitable information and education to promote healthy ageing across the course of people's lives should be developed and disseminated as widely as possible, including using new media like the internet and interactive TV. This is an appropriate task for the Department of Health as outlined in its recent white papers and the NHS Plan. Life Long learning programmes are also likely to play an increasing role.

Looking after fourth agers

As people approach the ends of their lives, provision of effective health and long term care becomes a pressing priority. At present there are flaws in the institutional structures that convey such services. For both today's and tomorrow's fourth agers, an end must be put to the artificial divide between the provision of health treatment, nursing care and caring by social services. A seamless approach is needed, so that patients' needs drive help rather than departmental budgets.

The Age Shift will make this reform imperative. In the years ahead, there will be many more frail old. Traditional patterns of informal care are being eroded. The rising number of older single people and the break-up of families through divorce are likely to reduce the provision of informal caring. In addition, children caring for their parents will be increasingly old themselves.

The projected growth in the number of frail old should be reflected in medical training. In the years ahead, we will need many more health professionals who specialise in looking after the old.

Technological advances offer scope for more efficient, labour-saving ways to enhance the quality of life for fourth agers by allowing them to stay in control of their lives for longer. New forms of technical support will include telemonitoring, telecommunication and

telemedicine. When applied to supported home environments and sheltered housing, these technologies will be fully integrated and "invisible" at point of service. Such developments have the potential to expand beyond older-aged niche groups into mainstream markets. If such schemes are to be operating by 2020, planning needs to start now.

"THIRD AGE TECHNOLOGY INITIATIVE (TATI)"

Older people will increasingly use new technology to contribute to society and to participate in communities of all kinds. This engagement of older people in the ICT revolution could be accelerated through a "Third Age Technology Initiative". Such a scheme would sponsor a wide range of new electronic networks. Companies could draw upon the expertise of older people in research and development programmes run remotely. Neighbourhood watch schemes could be operated electronically. Older people could engage in virtual communities ranging from local to global. Voluntary organisations could streamline and extend their activities through better use of electronic communications and information technology.

- The integration of health treatment provided by the NHS and caring provided by social services must be treated as a top priority in the implementation of the NHS plan. There should be greater emphasis on caring for older people in the training of students in medicine and allied professions.
- It is important that policies ensure that all older people (including the frail old) are provided with appropriate technological support systems that are linked into electronic networks, and that these policies are high on the agenda of policy makers and regulators, as they seek to ensure the widest possible access to the UK's emerging ICT infrastructure.

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A step-change needed in ageing research

A more ambitious programme of research into ageing issues to underpin the Priorities for Action is essential. It is needed both to underpin decision-making by businesses and government and to improve quality of life for all. Such research should encompass both the processes of individual ageing and the social and economic implications of population ageing. Older people should be included to a much greater extent in research programmes, particularly in medicine.

By building on current initiatives and developing a multi-disciplinary approach, new research will help many businesses take full advantage of the Age Shift, including lower costs for many products and services. Research should also be seen as a strategic investment into the development of cost-effective policies by the government.

Development of research ideas offer the prospect of higher quality of life for many older individuals and cost savings to the public services. If more older people stay healthy and independent for longer, this will greatly enhance their lives. The ensuing reduction in the proportion of dependent and frail old will relieve some of the ageing-induced pressure for higher public spending.

Research focused on the prevention of dependency in later life merits particular encouragement. This support would target researchers investigating conditions like dementia, loss of vision and hearing, incontinence, susceptibility to falls and osteoporosis. It would also include researchers specialising in assistive technologies, inclusive design and the development of an inclusive ICT infrastructure.

Researchers into ageing, in all areas, including natural and social sciences, urgently require more extensive data. Major funding is required for this vital population survey work. Another pressing requirement is better qualitative information about the needs and aspirations of older people themselves and the socio-economic causes of later life dependency. Inter-generational relationships should be examined, as in the French survey of three generations conducted in the 1990s.[14] An inclusive ICT infrastructure, products and services also requires underpinning inter-disciplinary research.

- The EQUAL (Extend Quality Active Life) research initiative, which was instigated after the previous Foresight round, resulting in significant new programmes of research, should be repeated on an expanded basis across the Research Councils and other research funders. Such an extension will provide essential underpinning research for the development of new technologies, treatments and effective policy interventions. Older people should be involved wherever possible and relevant in further research studies, including planning and testing.
- Biomedical research focused on the prevention of dependency in later life should be specifically supported.

14 The results of this tri-generational survey can be found in S.Arber and C.Attias-Donfut (ed) The Myth of Generational Conflict, Routledge, London, 2000.

- Research into assistive technologies and inclusive design and should be particularly encouraged.
- Underpinning data, particularly longitudinal data on health status and dependency levels, is essential to monitor and assess the impact of ageing on population health and wellbeing. Work such as the English Longitudinal Study, led by University College London, should be developed.
- Research programmes should be expanded to provide qualitative and quantitative data about the needs, wants and capabilities of older people, intergenerational relationships and the socio-economic causes of later life dependency. These data will help inform the design of social policy.

Turning the recommendations into action

Next Steps

The challenge for business and others is to take the Panel's recommendations forward. As the Panel steps down after issuing this report, it will be they who will have the task of translating the Panel's priorities into action.

The £15m fund announced in the Science and Innovation White Paper, July 2000, to get the best ideas from Foresight put into action fast, might provide support towards research-orientated projects.

It is important that progress is assessed. The Panel welcomes Foresight plans to introduce monitoring and evaluation and recommends that it should include an Ageing Population audit team to review progress on a regular and structured basis. The Ministerial Science Group (MSG) has responsibility for overseeing the Foresight programme and there is also a role for the Inter-ministerial Group on Older People to monitor the specific recommendations of the Ageing Population panel

Other possible ways of taking forward the Panel's recommendations include

- Each Foresight sector panel including an Ageing Population champion. Such individuals, who would not need to be experts in ageing issues, would be charged with taking into account the Age Shift's recommendations.
- Groups set up as a result of the Panel's work, like the Yorkshire and Humber Regional Foresight Ageing Population Panel, being an integral part of the implementation plan.[16]

16 For more information on the Yorkshire and Humber Regional Foresight Panel, please contact the Foresight Directorate.

Annex 1
References

The Age Shift – a consultation document ..... URN 00/793

Report from the Labour Leisure and Learning Taskforce ..... URN 00/794

Report from the Finance Taskforce ..... URN 00/795

Report from the Joint Healthcare/Ageing Population Panels' ..... URN 00/1036
Taskforce on the Healthcare of Older People

Report from the Design for Living Taskforce ..... URN 00/792

Report from the Applications of Information ..... URN 00/793
and Communications Technology Taskforce

Consultation responses – these can be found on the Ageing Population Panel pages at **www.foresight.gov.uk**

Regional Reports – reports from each of the 11 consultation events which were co-supported by Age Concern, Government Offices, Regional Development Agencies and devolved administrations. These can be found under National Activities on the Ageing Population Panel pages of **www.foresight.gov.uk**

Other documents used by the Panel in its deliberations include:

Attitudes and Aspirations of Older People ..... Department of Social Security, 1999
(Research commissioned by the Interministerial Group on Older People into older people's attitudes and aspirations, lifestyles, relationships with government and personal representation)

Winning the Generation Game .... Performance and Innovation Unit, Cabinet Office , 2000
(report to and recommendations for government on improving opportunities for all to contribute to society and the economy in later working years)

The Millennium Debate of the Age – Interim and Final Papers .... Age Concern, 1999-2000
(outcomes of a 2 year programme of consultation to identify public opinion, to raise public awareness of ageing issues and to influence government policy)

With Respect to Old Age: Long Term Care – Rights and Responsibilities
(The report from the Royal Commission on Long Term Care) ..... Stationery Office 1999

The NHS Plan ..... Dept of Health 2000
(the Government's 10 year plan for investment in and reform of the NHS)

Council Directive establishing a general framework ..... EC, October 2000
for equal treatment in employment and occupation

Annex 2
Panel membership

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Annex 3
Terms of reference for the Panel

The Ageing Population Panel was set up to

- raise awareness across all Foresight sectors - business, government, education and training, voluntary organisations - about population ageing, the issues that it raises, and its potential impact on markets and economic and social structures over the next 20 to 30 years;

- within the five priority areas, assess the main social and economic effects, identify potential market opportunities and lay out the scope for technology to improve the quality of life for all in an ageing population;

- collaborate with other Foresight Panels and encourage them to take on board the implications of the Age Shift in their work;

- work with other government departments, and encourage them to take account of the issues raised by population ageing in developing policy, regulation and legislation

- assess the roles of research, education, training and skills in this wide context

The Foresight Programme

The UK Foresight programme brings together the voices of business, government, the science base and others to look at what might happen in the future and what we need to do now to secure long-term competitive advantage and enhanced quality of life for all.

The programme was launched in 1993 following the Government White Paper on science, engineering and technology, Realising our Potential. It has a panel-based structure and operates on a five-year cycle. The current round of Foresight began in April 1999 and work has been carried forward through three thematic and ten sectoral panels.

Each Foresight panel looks at the future for a particular area, identifying the challenges and opportunities that the country is likely to face over the next ten to twenty years and beyond. In doing so, Foresight aims to bring about a culture change for the better in the way organisations relate to each other and to the future.

All panels consider the implications of their conclusions for education, skills and training and sustainable development.

This report - and those of the other panels - represent the culmination of over a year's intensive research, debate and discussion. They provide the basis from which panels and others will work to help turn the recommendations into action.

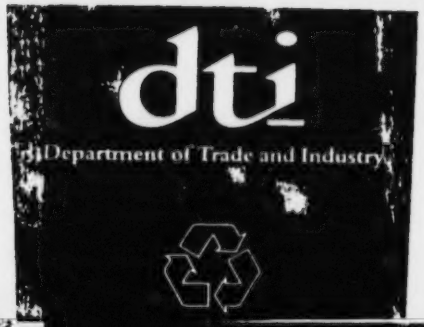
Foresight panels:

- Ageing Population
- Crime Prevention
- Manufacturing 2020
- Built Environment & Transport
- Chemicals
- Defence, Aerospace & Systems
- Energy & Natural Environment
- Financial Services
- Food Chain & Crops for Industry
- Healthcare
- Information, Communications & Media
- Materials
- Retail & Consumer Services

A further industry-led panel is looking at Marine issues and there is a task force addressing the impact of E-commerce on business processes and supply chains.

Copies of the full reports for all panels are available from the Foresight web site at **www.foresight.gov.uk** or by sending a fax to the Office of Science and Technology on: 020 7215 6715.

Foresight also supports an ever-increasing programme of activities for younger people. Further details can be obtained via the fax number above or at **www.youngforesight.org** and **www.visionsonline.org**



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